One Step *Forward*

CFO ADVISORY GROUP

THE MONTHLY NEWSLETTER FOR BUSINESS LEADERS WHO GROW WITH INTENTION

Hey There,

Last month was all about **momentum**—taking small, consistent actions that move your business forward. This month, our focus shifts to **clarity**.

Not clarity in your numbers alone, but in knowing where to turn when you need answers. Because one of the biggest challenges I see isn't that business owners aren't paying attention—it's that they're trying to solve every financial problem themselves or expecting one person to have every answer.

The more clarity you have around your support system, the more confidently you can lead.

That's what this month's issue is all about.

Welcome to the second issue of **One Step Forward** — a monthly letter for business owners who want to grow smarter, not just harder.

Each month, you'll get:

- One financial insight tied to where your business is right now
- One mindset shift to help you think differently
- One book worth your time
- One small action you can take this week

Not a massive overhaul. Not an overwhelming to-do list. Just one step forward.

📈 **Numbers Without The Noise — When roles start to blur**

🎨 **The Mindset Corner — When you don't know who does what**

📘 **Book Recommendation — What Rita Is Reading This Month**

💡 Numbers Without the Noise - Is it really a numbers problem?

Ask yourself:

- Do you only review your finances during tax season?
- Have you ever made a decision based solely on your bank balance?
- Do you have reports but aren't sure what they're telling you?
- Have you delayed a decision because you didn't know who to ask?

If so, the problem may not be your numbers. It may simply be a lack of clarity.

Sometimes the biggest shift isn't learning more—it's knowing where to find the right guidance.

👉 Read this month's blog to learn how your financial team works together.

How this shows up at each stage:

STAGE 1 · YEARS 0–3:	**STAGE 2 · STABLE BUT STUCK:**	**STAGE 3 · SCALING ENTREPRENEUR:**
You're doing everything yourself or relying on someone once a year, so no one owns your financial visibility day-to-day.	You have support, but when decisions come up, you default to whoever is available. The roles exist, but they're not clearly defined.	You're making bigger decisions, but no one is clearly responsible for helping you think through what comes next.

—Clarity isn't about doing more. It's about knowing who's responsible for what.

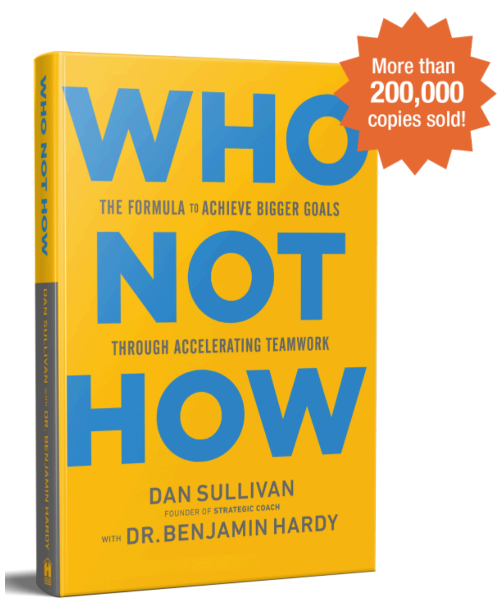
See which stage fits you best:

🧠 The Mindset Corner: Clarity - You don't need every answer

Many business owners feel like they should know everything about bookkeeping, taxes, cash flow, and forecasting. But leadership isn't about having every answer. It's about knowing when to lean on the right expertise.

The strongest businesses aren't built by owners who do it all—they're built by owners who know they don't have to.

📖 Book Recommendation:



If you've ever felt like every decision in your business ends up on your plate, this book will shift how you think about that. The core idea is simple: instead of asking "How do I do this?", start asking "Who should be doing this?"

It sounds like a small change, but it completely reframes how you approach growth, especially when it comes to your financial team. The right "who" creates clarity, better decisions, and a lot less pressure on you.

Rita's take: "I recommend this when a business starts to feel heavier than it should. It's usually not about doing more—it's about having the right people in the right roles. I've had bookkeeping clients ask me when the right time is to replace outsourced support with an employee. That's never just a staffing decision. It's a strategic move that includes the financial impact, finding the right person for the role, and planning for the transition when the time comes."

[More reading on the Nave blog]

👣 One Step Forward:

This week, write down one financial question you've been putting off. Then ask yourself:

"Do I need more information—or do I need the right person to help answer it?"

Sometimes that single shift is all you need.

STAGE 1 · YOUR ONE STEP	STAGE 2 · YOUR ONE STEP	STAGE 3 · YOUR ONE STEP
Think about the last financial decision you made. Who did you rely on—and was that the right person, or just the only option?	The next time a question comes up, pause and notice who you go to. Is that the right role, or just the most convenient one?	Look at the biggest decision in front of you right now. Do you have the right financial input guiding it, or are you guessing?

💬 Question of the Month:

Who are you currently relying on for financial decisions—and is that actually their role?

Hit reply — one sentence is all I need. Your answers shape next month's issue.

If you're starting to question who you rely on for financial decisions, that's a good sign. It usually means you've outgrown your current setup. We offer a simple 30-minute Financial Role Clarity Call where we walk through what you have in place, what's missing, and what would make your next decisions easier. No pressure—just a clear starting point.

[Book your Financial Role Clarity Call]

Momentum gets you moving. Clarity helps you see what's actually going on. Next comes intention.

See you next month,

Rita Hoang

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